

## Bonus Certificate

- Underlyings: MSCI® Europe Top ESG Select 4.5% Decrement Index, NASDAQ-100® Notional Net Return EUR Excess Return Index and S&P 500® Index
- Opportunity for redemption in the amount of 136% with a term of 5 years
- 60% barrier, market risk if the barrier is violated
- Observation of the barrier only at the final valuation date

Further information on the payout profile, underlying and the risks can be found on the following pages.

The financial instrument described herein is based on an MSCI® index. Nasdaq-100® Notional Net Return EUR Excess Return Index is a registered trademark of Nasdaq Inc. S&P 500® is a registered trademark of S&P Dow Jones Indices LLC.

ZERTIFIKATE  
AWARD AUSTRIA

Best Issuer  
2025



Redemption of the nominal value is effected at 136% provided that the closing prices of the underlyings quote above the barrier of 60% of the starting value at the end of the term. In the event of a barrier violation, investors are exposed to full market risk; this means a substantial capital loss is possible.

### How the certificate works

At the initial valuation date the starting values of the underlyings are fixed and from that the barriers are determined. At the end of the term the underlying prices are compared with their according barrier.

The following options are available at the end of the term:

1. Barrier not touched or undercut at the end of the term  
In this case redemption is effected at 136%.
2. Barrier was touched or undercut at the end of the term  
In this case redemption on the maturity date will be affected according to the performance of the underlying with the worst performance. The maximum redemption remains capped at 136% of the nominal value amount.

The performance is defined as the percentage development from the starting value to the final value.

### Payout profile at the end of term

Final Value*			Redemption**
Index1	Index 2	Index 3	
+10%	+20%	+30%	136% (CZK 1,360)
+5%	+15%	+5%	136% (CZK 1,360)
+/-0%	+/-0%	+/-0%	136% (CZK 1,360)
-5%	-10%	+25%	136% (CZK 1,360)
-15%	+10%	-39%	136% (CZK 1,360)
+5%	+10%	-40%	60% (CZK 600)
-30%	-60%	+10%	40% (CZK 400)

\* in comparison to the starting value

\*\* based on the nominal value

<b>Issuer</b>	Raiffeisen Bank International AG <sup>1</sup>
<b>ISIN / WKN</b>	AT0000A3MYK8
<b>Issue price</b>	100 %
<b>Nominal value</b>	CZK 1.000
<b>Subscr. period<sup>2</sup></b>	June 27 - July 29, 2025
<b>Initial valuation date</b>	July 30, 2025
<b>Issue value date</b>	July 31, 2025
<b>Final valuation date</b>	July 29, 2030
<b>Maturity date</b>	July 31, 2030
<b>Underlyings</b>	MSCI® Europe Top ESG Select 4.5% Decrement Index, NASDAQ-100® Notional Net Return EUR Excess Return Index S&P 500® Index
<b>Starting value</b>	Closing price of the index at the initial valuation date
<b>Final value</b>	Closing price of the index at the final valuation date
<b>Barrier</b>	60% of the starting value
<b>Barrier observation</b>	Only on the last valuation date (closing price)
<b>Bonus amount</b>	136% of the nominal value
<b>Listings</b>	Stuttgart

1 ... Rating: [rbinternational.com/ir/ratings](https://rbinternational.com/ir/ratings)

2 ... Early closing or extension of the subscription period is within the sole discretion of Raiffeisen Bank International AG.

### My expectations for the underlyings

☐ falling ↘
 ☒ sideways →
 ☐ rising ↗



### During the term

- You can buy and sell the certificate during trading hours at the current price.
- The price of the certificate is subject to various influencing factors, including the performance of the underlyings, their volatility, correlation and dividend expectations as well as the interest rate level. This price may fall below the issue price and, especially if at least one of the underlyings is close to the barrier, may fluctuate strongly.



**Issuer risk / Bail-in:** Certificates are not covered by the Deposit Protection Scheme. Investors are exposed to the risk that Raiffeisen Bank International AG might be unable to fulfil its payment obligations in respect of the described financial instrument such as in the event of insolvency (issuer risk) or an official directive (Bail-in). A total loss of the capital invested is possible.

### MSCI® Europe Top ESG Select 4.5% Decrement Index

which is composed solely of stocks that meet predefined ESG criteria, such as Novo Nordisk, Zurich Insurance Group, ASML Holding, Home Depot, and Diageo.

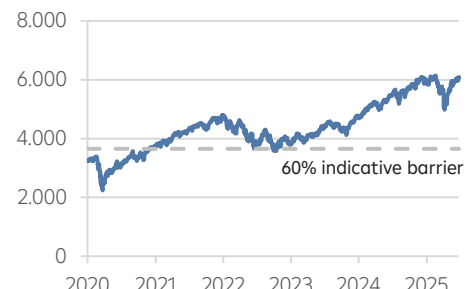
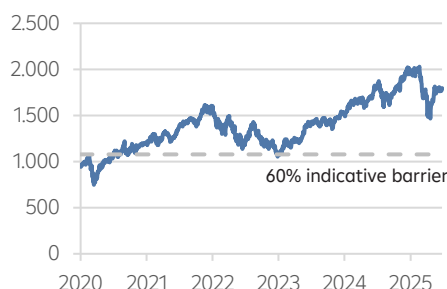
### NASDAQ-100 Notional Net Return EUR Excess Return

is composed of the 100 largest companies listed on the Nasdaq stock exchange, such as Mondelez International, Alphabet Inc., Airbnb Inc., Cisco Systems Inc., Intel Corp.

### S&P 500® Index

which is composed of 500 leading U.S. stocks, such as American Express, Coca-Cola, General Electric Co., HP Inc., and Home Depot Inc.

#### Development over the past 5 years



As of: June 25, 2025; Source: Bloomberg (MXEUTES4 Index, NDXNNEE5 Index, SPX Index)

Please note that the past performance is not a reliable indicator for the future performance.

#### Note

You are about to purchase a product that is not easy and difficult to understand.

For further information, please refer to the base prospectus (including any supplements) approved by the competent authorities - published at [raiffeisencertificates.com/certificatesprospectus](https://raiffeisencertificates.com/certificatesprospectus) (we recommend reading the prospectus before making an investment decision) - and to the base information sheets as well as to "Customer information and regulatory matters" [raiffeisencertificates.com/en/customer-information](https://raiffeisencertificates.com/en/customer-information). The approval of the base prospectus by the competent authorities should not be construed as an endorsement of the product by such authorities.

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**Issuer risk/creditor participation ('Bail-in'):** All payments during the term or at the end of the term of the certificates are dependent on the solvency of RBI (issuer risk). Investors are exposed to the risk that RBI as the issuer may be unable to fulfil its obligations arising from the financial instruments, e.g. in the event of insolvency (insolvency/over-indebtedness) or an official order for resolution measures by the resolution authorities. Such an order by these authorities may also be issued in advance of insolvency proceedings in the event of a crisis at RBI. In such cases, the resolution authority has extensive powers of intervention, known as 'bail-in instruments'. Among other things, it can reduce investors' claims under the financial instruments described to zero, terminate the financial instruments described or convert them into RBI shares, and suspend investors' rights. Further information is available at [raiffeisenzertifikate.at/en/bail-in](http://raiffeisenzertifikate.at/en/bail-in). A total loss of the capital invested is possible.

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The Bonus Certificate's price is subject to several influencing factors and need not develop simultaneously to and in accordance with the underlying's performance. Such influencing factors include e.g. intensity of the underlying's price fluctuations (volatility), bond interest rates, solvency of the issuer or

remaining term. If the Bonus Certificate is sold prior to the end of the term, there is the risk to incur a partial or even total loss of the invested capital. Dividends and similar rights associated with the underlying are taken into account when structuring the Bonus Certificate and are not paid out.

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